

### 5) Remarks

The Applicant and the undersigned attorney thank the Examiner for reconsidering the present application and the new claim set presented herewith with an RCE. Further consideration of the application is requested in view of the following.

During the interview, the undersigned proposed that suitable amendments to claims 47-48 or a substitute claim set directed to the invention of FIG. 4A would be submitted in connection with an RCE. In accordance with that discussion, new claims 63-168 are presented for entry and consideration in connection with this RCE. Support for these claims is found in the specification in FIG. 4A, taken in conjunction with FIG. 3 and FIG. 6, and in the corresponding discussion in the specification on page 10 (lines 23-29), pages 22-23, page 31 (lines 20-26), page 33 (lines 19-23), page 37 (lines 15-20 for static & dynamic registration), among other places.

As an aid to the examiner in considering the new claims, the following brief description/summary of certain aspects of the subject matter for which a patent is sought is provided, as presented in the various new independent claims. It should be understood that this summary is being presented not by way of limitation, or formal characterization, or to be subject to an estoppel, as the following summaries are for the convenience of the examiner in ascertaining the differences between the subject matter of the claims, so as to thereby facilitate examination.

Claim 63 and its associated dependent claims are directed, among other things, to aspects of a method for a payment enabling system operated by a payment enabler for effecting a payment from a buyer to a seller in connection with an online transaction, involving use of a cash deposit payment instrument.

Claim 81 and its associated dependent claims are directed, among other things, to aspects of a system comprising a payment enabling system for effecting payment to a seller conditioned on receipt of a cash deposit by the buyer at a deposit location registered to a cash deposit payment instrument processor, involving use of a cash deposit payment instrument.

Claim 99 and its associated dependent claims are directed, among other things, to aspects of a method for a payment enabling system operated by a payment enabler for effecting a cash payment in connection with an online transaction utilizing a cash deposit payment instrument, and including steps involving registration of the payment instrument.

Claim 116 and its associated dependent claims are directed, among other things, to aspects of a system comprising a payment enabling system operated by a payment enabler, and operations of the payment enabling system for effecting a payment involving use of a cash deposit payment instrument, and including operations involving registration of a payment instrument.

Claim 133 and its associated dependent claims are directed, among other things, to aspects of a method for effecting a payment in connection with an online transaction utilizing a cash deposit payment instrument, involving steps of the transaction computer, payment enabling system, and cash deposit payment instrument processor, and including steps involving registration of a payment instrument.

Claim 151 and its associated dependent claims are directed, among other things, to aspects of a system for effecting a payment in connection with an online transaction utilizing a cash deposit payment instrument, comprising a transaction computer, a payment enabling system, and one or more payment instrument processors including a cash deposit payment instrument processor, and including operations involving registration of a payment instrument.

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It is submitted that the new claims recite inventions that are novel and non-obvious over any of the art cited by the Examiner, as no art teaches or discloses the claimed aspects of methods and systems for effecting payment in connection with an online transaction utilizing a cash deposit payment instrument as shown and described in this application, and as claimed in the claims submitted herein. Thus, the foregoing is submitted as a full and complete response to the Office Action mailed May 27, 2003 and is believed to place all claims in the application in condition for allowance.

If the Examiner believes that there are any issues that can be resolved by telephone conference, or if there are any informalities that may be addressed by an Examiner's amendment, please contact the undersigned at (404) 233-7000.

Respectfully submitted,



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